

Certificate Number: 03621-PAE-DE-032739424

Bankruptcy Case Number: 15-16535



03621-PAE-DE-032739424

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 29, 2019, at 2:04 o'clock PM EDT, William H Winters,Jr completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 29, 2019 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor